

United States Bankruptcy Court  
Middle District of FloridaIn re:  
Brion T Trainor-Renzi  
Jill Noel Trainor-Renzi  
DebtorsCase No. 19-06510-LVV  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 113A-6

User: lscott  
Form ID: B318Page 1 of 3  
Total Noticed: 89

Date Rcvd: Jun 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 26, 2020.  
db/jdb

br +Brion T Trainor-Renzi, Jill Noel Trainor-Renzi, 302 Walk View Court,  
Apopka, FL 32703-4848

cr +BK Global Real Estate Services, 1095 Broken Sound Parkway, Suite 200,  
Boca Raton, FL 33487-3503

r +Bayview Loan Servicing, LLC, Kahane & Associates, P.A., c/o Taji S. Foreman,  
8201 Peters Road, Ste. 3000, Plantation, FL 33324-3292

sp +Century 21 Carioti, c/o Kavita Hanisha Uttamchandani, 1650 Sand Lake Road Ste 107,  
Orlando, FL 32809-7671

+Kristen L. Henkel, M. E. Henkel, P.A., 3560 South Magnolia Avenue,  
Orlando, FL 32806-6214

28542780 +Advanced Call Center, Technologies, LLC, PO Box 9091, Johnson City, TN 37615-9091

28542781 #+Alltran Financial LP, PO Box 610, Sauk Rapids, MN 56379-0610

28542782 +Alpha Recovery Corp, 6912 S. Quentin St. #10, Centennial, CO 80112-4531

28542783 Apelles, 3700 Corp. Dr #240, Columbus, OH 43231

28542784 Bayview Loan Servicing, P.O. Box 650091, Dallas, TX 75265-0091

28542786 +Caine & Weiner, 12005 Ford Rd, Ste 300, Dallas, TX 75234-7262

28542789 +CarMax Auto Finance, Attn: Bankruptcy, Po Box 440609, Kennesaw, GA 30160-9511

28542793 +Citi/Sears, Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

28542797 +Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179

28542796 Credit Control, LLC, PO Box 51790, Livonia, MI 48151-5790

28542799 +Creditone LLC, Po Box 625, Metairie, LA 70004-0625

28542800 +Del Air, 531 Codisco Way, Sanford, FL 32771-6618

28542803 +FBGS Inc., 330 S. Warminster Rd., Ste 353, Hatboro, PA 19040-3433

28542806 +First National Bank/Legacy, Attn: Bankruptcy, Po Box 5097, Sioux Falls, SD 57117-5097

28542809 +Fortiva, 5 Concourse Pkwy, Atlanta, GA 30328-5350

28542810 Fortiva/Atlanticus, PO Box 105555, Atlanta, GA 30348-5555

28542814 +Halsted Financial SVC. LLC, PO Box 828, Skokie, IL 60076-0828

28578632 +Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825

28612721 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,  
c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,  
Boca Raton, FL 33487-2853

28542820 LTD Financial Svcs, 3200 Wilcrest, Ste 600, Houston, TX 77042-6000

28542819 +LendingUSA, Attn: Bankruptcy Dept, 15303 Ventura Blvd. Ste 850,  
Sherman Oaks, CA 91403-6630

28542826 +MRS. Assoc., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016

28542823 +Mandarich Law Group, LLP, Attn: Michelle K. Himes Esq, PO Box 952289,  
Lake Mary, FL 32795-2289

28542827 +NCB Management Services, Attn: Bankruptcy, One Allied Drive, Treveose, PA 19053-6945

28542830 +Radius Global Sol. LLC, 7831 Glenroy Rd, Ste 250-A, Minneapolis, MN 55439-3117

28542833 Rolfe & Lobello, P.A., PO Box 4400, Jacksonville, FL 32201-4400

28542834 +Sequium Asset Solutions, LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067-6429

28542838 Total Visa, PO Box 91510, Sioux Falls, SD 57109-1510

28542839 +United Collection Bureau, 5620 Southwyck Blvd, #206, Toledo, OH 43614-1501

28542840 +Velocity Investment, LLC, PO Box 788, Wall, NJ 07719-0788

28542841 +Wekiva Walk HOA, Inc., c/o Sentry Management, 2180 W. SR 434, Ste 5000,  
Longwood, FL 32779-5042

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QMEHENKEL.COM Jun 25 2020 05:23:00 Marie E. Henkel, 3560 South Magnolia Avenue,  
Orlando, FL 32806-6214

cr +EDI: AISACG.COM Jun 25 2020 05:23:00 BMW Financial Services NA, LLC, c/o AIS Portfolio,  
4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

28563860 E-mail/Text: Bankruptcy@absoluteresolutions.com Jun 25 2020 01:46:01  
Absolute Resolutions Investments, LLC, c/o Absolute Resolutions Corporation,  
8000 Norman Center Drive, Suite 350, Bloomington, MN 55437

28660800 +EDI: ATLASACQU.COM Jun 25 2020 05:23:00 Atlas Acquisitions LLC, 294 Union St.,  
Hackensack, NJ 07601-4303

28542785 EDI: BMW.COM Jun 25 2020 05:23:00 BMW Financial Services, Attn: Bankruptcy Department,  
Po Box 3608, Dublin, OH 43016

28664199 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Jun 25 2020 01:48:00  
Bayview Loan Servicing, LLC, 4425 Ponce de Leon Blvd, 5th Floor,  
Coral Gables, FL 33146-1873

28542794 EDI: CKSFINANCIAL.COM Jun 25 2020 05:23:00 CKS Financial, PO Box 2856,  
Chesapeake, VA 23327-2856

28635620 EDI: CRFRSTNA.COM Jun 25 2020 05:23:00 CREDIT FIRST NA, PO BOX 818011,  
CLEVELAND, OH 44181-8011

28542788 +EDI: CAPITALONE.COM Jun 25 2020 05:23:00 Capital One, Po Box 30281,  
Salt Lake City, UT 84130-0281

28542787 +EDI: CAPITALONE.COM Jun 25 2020 05:23:00 Capital One, Attn: Bankruptcy, Po Box 30285,  
Salt Lake City, UT 84130-0285

28562293 EDI: CAPITALONE.COM Jun 25 2020 05:23:00 Capital One Bank (USA), N.A.,  
by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

District/off: 113A-6

User: lscott  
Form ID: B318Page 2 of 3  
Total Noticed: 89

Date Rcvd: Jun 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

28542790 +E-mail/Text: bankruptcy@cavps.com Jun 25 2020 01:47:47 Cavalry Portfolio Services,  
Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322

28547396 +E-mail/Text: bankruptcy@cavps.com Jun 25 2020 01:47:48 Cavalry SPV I, LLC,  
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

28542795 +EDI: WFNNB.COM Jun 25 2020 05:23:00 Comenity Bank, P.O. Box 182125,  
Columbus, OH 43218-2125

28542798 +EDI: CRFRSTNA.COM Jun 25 2020 05:23:00 Credit First National Asso, Attn: Bankruptcy,  
Po Box 81315, Cleveland, OH 44181-0315

28542801 EDI: DISCOVER.COM Jun 25 2020 05:23:00 Discover Financial, Attn: Bankruptcy Department,  
Po Box 15316, Wilmington, DE 19850

28552877 EDI: DISCOVER.COM Jun 25 2020 05:23:00 Discover Bank, Discover Products Inc,  
PO Box 3025, New Albany, OH 43054-3025

28542802 +E-mail/Text: bknotice@ercbpo.com Jun 25 2020 01:47:30 ERC, P.O. Box 57610,  
Jacksonville, FL 32241-7610

28542804 E-mail/Text: data\_processing@fin-rec.com Jun 25 2020 01:47:00 Financial Recovery Services,  
PO Box 385908, Minneapolis, MN 55438-5908

28542805 +EDI: BLUESTEM Jun 25 2020 05:23:00 Fingerhut, Attn: Bankruptcy, Po Box 1250,  
Saint Cloud, MN 56395-1250

28542807 +EDI: AMINFOFP.COM Jun 25 2020 05:23:00 First Premier Bank, Attn: Bankruptcy,  
Po Box 5524, Sioux Falls, SD 57117-5524

28542808 +EDI: FSAE.COM Jun 25 2020 05:23:00 Firstsource Advantage, LLC, 205 Bryant Woods South,  
Buffalo, NY 14228-3609

28542777 EDI: FLDEPREV.COM Jun 25 2020 05:23:00 Florida Department of Revenue, Bankruptcy Unit,  
Post Office Box 6668, Tallahassee FL 32314-6668

28542811 +E-mail/Text: Banko@frontlineas.com Jun 25 2020 01:48:38 Frontline Assets Strategies,  
2700 Shelling Avenue N., Saint Paul, MN 55113-1783

28542812 +EDI: PHINGENESIS Jun 25 2020 05:23:00 Genesis FS Card Services, PO Box 4499,  
Beaverton, OR 97076-4499

28542813 +E-mail/Text: bankruptcy@affglo.com Jun 25 2020 01:47:25 Global Credit & Collection,  
5440 N Cumberland Ave, Chicago, IL 60656-1486

28542778 EDI: IRS.COM Jun 25 2020 05:23:00 Internal Revenue Service, Post Office Box 7346,  
Philadelphia PA 19101-7346

28638594 EDI: JEFFERSONCAP.COM Jun 25 2020 05:23:00 Jefferson Capital Systems LLC, Po Box 7999,  
Saint Cloud Mn 56302-9617

28542792 EDI: JPMORGANCHASE Jun 25 2020 05:23:00 Chase Card Services, Attn: Bankruptcy,  
Po Box 15298, Wilmington, DE 19850

28542815 EDI: JEFFERSONCAP.COM Jun 25 2020 05:23:00 Jefferson Capital Sys. LLC, Po Box 1999,  
Saint Cloud, MN 56302

28542816 +E-mail/Text: bncnotices@kahaneandassociates.com Jun 25 2020 01:46:05  
Kahane & Associates, P.A., Attn: Stephanie Simmonds, 8201 Peters Road, Ste. 3000,  
Fort Lauderdale, FL 33324-3292

28542817 +EDI: FORD.COM Jun 25 2020 05:23:00 Kia Motors Finance, Attn: Bankruptcy, Po Box 20825,  
Fountain Valley, CA 92728-0825

28542821 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 25 2020 01:50:10 LVNV Funding LLC,  
PO Box 10584, Greenville, SC 29603-0584

28559870 E-mail/PDF: resurgentbknofications@resurgent.com Jun 25 2020 01:50:34 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

28542822 +E-mail/PDF: resurgentbknofications@resurgent.com Jun 25 2020 01:50:34  
LVNV Funding/Resurgent, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497

28822583 +E-mail/Text: ecf@cl3orl.com Jun 25 2020 01:46:03 Laurie K Weatherford,  
Post Office Box 3450, Winter Park, FL 32790-3450

28542818 +E-mail/Text: bk@lendingclub.com Jun 25 2020 01:48:05 LendingClub, 71 Stevenson St Ste 300,  
San Francisco, CA 94105-2985

28580926 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 25 2020 01:50:24 MERRICK BANK,  
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

28542825 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 25 2020 01:50:49  
Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001

28643478 +EDI: MID8.COM Jun 25 2020 05:23:00 Midland Funding LLC, PO Box 2011,  
Warren, MI 48090-2011

28542828 +EDI: AGFINANCE.COM Jun 25 2020 05:23:00 OneMain Financial, Attn: Bankruptcy,  
601 Nw 2nd Street, Evansville, IN 47708-1013

28582208 +EDI: AGFINANCE.COM Jun 25 2020 05:23:00 Onemain, PO Box 3251, Evansville, IN 47731-3251

28542776 +E-mail/Text: Bankruptcy@octaxcol.com Jun 25 2020 01:46:33 Orange County Tax Collector,  
PO Box 545100, Orlando FL 32854-5100

28627517 EDI: PRA.COM Jun 25 2020 05:23:00 Portfolio Recovery Associates, LLC, POB 41067,  
Norfolk VA 23541

28542829 +EDI: PRA.COM Jun 25 2020 05:23:00 Portfolio Recovery, Po Box 41021,  
Norfolk, VA 23541-1021

28659181 +EDI: JEFFERSONCAP.COM Jun 25 2020 05:23:00 Premier Bankcard, LLC,  
Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

28673459 EDI: Q3G.COM Jun 25 2020 05:23:00 Quantum3 Group LLC as agent for,  
Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788

28542832 +E-mail/Text: bk@rgsfinancial.com Jun 25 2020 01:46:18 RGS Financial,  
1700 Jay Ell Dr, Ste 200, Richardson, TX 75081-6788

28542831 E-mail/Text: newbk@Regions.com Jun 25 2020 01:47:43 Regions Bank, PO Box 11407,  
Birmingham, AL 35246-0100

28674561 +EDI: RMSC.COM Jun 25 2020 05:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,  
PO Box 41021, Norfolk VA 23541-1021

District/off: 113A-6

User: lscott  
Form ID: B318Page 3 of 3  
Total Noticed: 89

Date Rcvd: Jun 24, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

28542835 +EDI: RMSC.COM Jun 25 2020 05:23:00 Synchrony Bank/Amazon, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060  
28542836 +EDI: RMSC.COM Jun 25 2020 05:23:00 Synchrony Bank/Discount Tire, Attn: Bankruptcy,  
Po Box 965035, Orlando, FL 32896-5035  
28542837 +EDI: RMSC.COM Jun 25 2020 05:23:00 Synchrony Bank/Walmart, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 53

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

28606525\* ++BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306  
(address filed with court: BMW Financial Services, Pob 78103, Phoenix, AZ 85062)  
28542779 ##+Absolute Resolutions Corp, 8000 Norman Center Dr #860, Bloomington, MN 55437-1174  
28542791 ##+Cawley & Bergmann, LLC, 117 Kinderkamack Rd #201, River Edge, NJ 07661-1916  
28542824 ##+Mariner Finance, PO Box 35394, Dundalk, MD 21222-7394

TOTALS: 0, \* 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 26, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 24, 2020 at the address(es) listed below:

Atlas Acquisitions LLC bk@atlasacq.com  
Cynthia E Lewis on behalf of Debtor Brion T Trainor-Renzi clewis@lewismonroe.com,  
bedwards@lewismonroe.com;lewiscr89817@notify.bestcase.com  
Cynthia E Lewis on behalf of Joint Debtor Jill Noel Trainor-Renzi clewis@lewismonroe.com,  
bedwards@lewismonroe.com;lewiscr89817@notify.bestcase.com  
Kristen Henkel on behalf of Trustee Marie E. Henkel khenkel@mehenkel.com  
Marie E. Henkel mehenkel@yahoo.com, mhenkel@ecf.axosfs.com  
Taji S. Foreman on behalf of Creditor Bayview Loan Servicing, LLC  
tforeman@kahaneandassociates.com,  
bkecf@kahaneandassociates.com;mgranger@kahaneandassociates.com;5456272420@filings.docketbird.com  
United States Trustee - ORL7/13, 7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**Debtor 1 **Brion T Trainor–Renzi**

First Name Middle Name Last Name

Social Security number or ITIN **xxx–xx–2393**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Debtor 2 **Jill Noel Trainor–Renzi**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx–xx–0736**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **Middle District of Florida**Case number: **6:19–bk–06510–LVV****Order of Discharge**


12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brion T Trainor–Renzi  
 aka Brion T Renzi, aka Brion Renzi, aka B T  
 Trainor Renzi, aka B Trainor Renzi, aka Brion  
 Thomas Trainor–Renzi, dba Double Team  
 Fitness

Jill Noel Trainor–Renzi  
 aka Jill Noel Bosselman, aka Jill Noel Johnson,  
 aka Jill Trainor–Renzi, aka Jill Johnson, aka Jill  
 N. Bosselman

Dated: June 24, 2020

  
 Lori V. Vaughan  
 United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**